

**INVENTOR'S DECLARATION
FOR UTILITY PATENT APPLICATION**

Application of John W.L. Ogilvie filed December 27, 1999

As below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **PROMOTING SAVINGS BY FACILITATING INCREMENTAL COMMITMENTS MADE WITH CREDIT CARD AND OTHER CONSUMER-INITIATED TRANSACTIONS**, the specification of which is attached hereto; I have reviewed and understand the contents of said specification, including the claims; and I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations, § 1.56.

I hereby claim the benefit under Title 35, United States Code § 119(e) of the following United States provisional application:

Serial No. 60/164,901 filed November 11, 1999

As named inventor, I hereby appoint the following registered practitioners to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

John W. L. Ogilvie, Reg. No. 37,987
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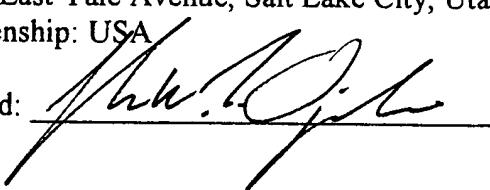
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the

like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Sole Inventor

John W.L. Ogilvie, residing at and having a post office address of:
1211 East Yale Avenue, Salt Lake City, Utah 84105

Citizenship: USA

Signed: 

Date: 27 Dec 1989